

PERSONALIZED INVESTMENT CONSULTING SYSTEM IMPLEMENTED ON  
NETWORK AND METHOD FOR THE SAME

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Abstract

10 An investment consulting system executable on a computer can provide  
personalized investment service to a plurality of users through a network. The system  
includes an investment performance estimating part for periodically calculating a  
performance index based on a return and a risk for each investment. It also includes a  
client's attitude analysis part for calculating performance ranks by quantitatively  
15 grasping and synthesizing a client's investment attitude received from a communicating  
part, and obtaining a client index by calculating the performance ranks in terms of the  
same dimension as the investment performance. An asset allocation part calculates  
investment allocations for each kind of investment in accordance with the client's  
performance ranks, and reports the investment allocations to the client through the  
communication part. Finally, an investment selection part selects at least one  
20 investment having a small difference between the investment performance index and the  
client index of the requesting client in response to selection of the client, and proposes  
the selected investment to the client through the communication part.